

United States Bankruptcy Court
Northern District of Iowa

In re:
Rebecca Lynn Ploessl
Debtor

Case No. 20-00916-TJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0862-2

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db
2296211 +Rebecca Lynn Ploessl, 2572 Galena Dr, Dubuque, IA 52003-8012
2296212 +Advanced Medical Transport, 2228 Heinz Rd, Iowa City, IA 52240-2600
2296214 +Air Methods, 5500 S Quebec St, Suite 300, Englewood, CO 80111-1926
+Best Buy/CBNA, Attn: Bankruptcy Dept., 5800 South Corporate Place,
Sioux Falls, SD 57108-5027
2296219 +Dubuque Emergency Physicians, PO Box 5719, Athens, GA 30604-5719
2296220 +Dubuque Fire EMS, C/O Billing Office, N2930 State Road 22, Wautoma, WI 54982-5267
2296221 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
2296222 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
2296224 +Hospital Dentistry Institute, 200 Hawkins Dr, Iowa City, IA 52242-1009
2296230 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
2296227 +MercyOne Dubuque, PO Box 677922, Dallas, TX 75267-7922
2296228 +Midland Credit Management, 350 Camio De La Reina, Suite 100, San Diego, CA 92108-3007
2296229 +Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030
2296231 +Optimum Outcomes, Inc, PO Box 660943, Dallas, TX 75266-0943
2296233 +Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090
2296234 +Sherman Originator III LLC, PO Box 10497 Mail Stop 576, Greenville, SC 29603-0497
2296242 +Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dustin@henkelsbaker.com Jul 23 2020 00:12:01 Dustin Abraham Baker,
Henkels & Baker, PC, 2774 University Avenue, IA, Dubuque, IA 52001
tr +EDI: QSLSCHNITTJER.COM Jul 23 2020 04:08:00 Sheryl Schnittjer, 24695 207th Ave.,
Delhi, IA 52223-8414
ust +E-mail/Text: ustpregion12.cr.ecf@usdoj.gov Jul 23 2020 00:12:11 United States Trustee,
United States Federal Courthouse, 111 7th Avenue SE, Box 17, Cedar Rapids, IA 52401-2103
2296213 EDI: URSI.COM Jul 23 2020 04:08:00 Alltran Financial, LP, PO Box 722929,
Houston, TX 77272-2929
2296215 +EDI: CAPITALONE.COM Jul 23 2020 04:08:00 Capital One, N.A., Attn: Bankruptcy Dept.,
PO Box 30281, Salt Lake City, UT 84130-0281
2296217 EDI: WFNNB.COM Jul 23 2020 04:08:00 Comenity Bank, PO Box 182789,
Columbus, OH 43218-2789
2296218 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 23 2020 00:22:01 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872
2296223 +EDI: AMINFOFP.COM Jul 23 2020 04:08:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
2296216 EDI: JPMORGANCHASE Jul 23 2020 04:08:00 Cardmember Services, PO Box 15548,
Wilmington, DE 19886
2296225 EDI: JPMORGANCHASE Jul 23 2020 04:08:00 JPMCB Card Services, PO Box 15369,
Wilmington, DE 19850
2296226 +E-mail/Text: bncnotices@becket-lee.com Jul 23 2020 00:12:08 Kohl's Department Store,
Attn: Bankruptcy Dept., PO Box 3115, Milwaukee, WI 53201-3115
2296232 EDI: PRA.COM Jul 23 2020 04:08:00 Portfolio Recovery Associates, PO Box 12914,
Norfolk, VA 23541
2296235 EDI: RMSC.COM Jul 23 2020 04:08:00 SYNCB/Amazon, Attn: Bankruptcy Dept., PO Box 965015,
Orlando, FL 32896-5015
2296236 +EDI: RMSC.COM Jul 23 2020 04:08:00 SYNCB/JcPenney, Attn: Bankruptcy Dept.,
PO Box 965007, Orlando, FL 32896-5007
2296237 +EDI: RMSC.COM Jul 23 2020 04:08:00 SYNCB/PayPal Extras MC, PO Box 965005,
Orlando, FL 32896-5005
2296238 +EDI: RMSC.COM Jul 23 2020 04:08:00 SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
2296239 +EDI: RMSC.COM Jul 23 2020 04:08:00 SYNCB/TJ Maxx, Attn: Bankruptcy Dept., PO Box 965015,
Orlando, FL 32896-5015
2296240 +EDI: RMSC.COM Jul 23 2020 04:08:00 SYNCB/Zulily, PO Box 965017, Orlando, FL 32896-5017
2296241 +EDI: RMSC.COM Jul 23 2020 04:08:00 Synchrony Bank, PO Box 530948,
Atlanta, GA 30353-0948
2296243 +E-mail/Text: BankruptcyNotices@healthcare.uiowa.edu Jul 23 2020 00:12:24
University of Iowa Health Care, PO Box 14551, Des Moines, IA 50306-3551

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:

Debtor 1: Rebecca Lynn Ploessl
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-1839
 EIN: --_-----

Debtor 2: _____
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: -----
 EIN: --_-----

United States Bankruptcy Court: Northern District of Iowa
 Date case filed for chapter: 7 7/21/20

Case number: 20-00916

Official Form B309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/17

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully. The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay. The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.) To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

NOTICE IS GIVEN that during the course of administration, the Chapter 7 trustee may sell, abandon, or otherwise dispose of property, including the compromise or settlement of controversies, by filing a report of such intended action with the Clerk, with a copy served upon the U.S. Trustee, debtor(s), debtor(s) counsel, and those creditors and equity security holders who have requested notice pursuant to Rule 2002 of the Bankruptcy Rules. Any party requesting a notice pursuant to Rule 2002 must file a request with the Clerk of the Bankruptcy Court specifically referring to Rule 2002 and shall serve a copy of that request for notice upon debtor(s) counsel, trustee, and U.S. Trustee, at the addresses set forth in this notice. Any party objecting to such action by the trustee shall file such objection with the Clerk of Bankruptcy Court, serving a copy on the moving party, trustee, U.S. Trustee, debtor(s) and debtor(s) counsel within 21 days after the filing of such report.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rebecca Lynn Ploessl	
2. All other names used in the last 8 years		
3. Address	2572 Galena Dr Dubuque, IA 52003	
4. Debtor's attorney Name and address	Dustin Abraham Baker Henkels & Baker, PC 2774 University Avenue IA Dubuque, IA 52001	Phone: 563-556-4060 Email: dustin@henkelsbaker.com
5. Bankruptcy trustee Name and address	Sheryl Schnittjer 24695 207th Ave. Delhi, IA 52223	Phone: 319-721-6190 Email: delhisls926@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

111 Seventh Avenue SE #15
Cedar Rapids, IA 52401-2101

Hours open:
Monday–Friday, 8:00 a.m. to 4:30 p.m. CT

Phone: (319) 286-2200
www.ianb.uscourts.gov

Date: 7/22/20

7. Meeting of creditors

August 31, 2020 at 10:20 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

All **Individual Debtors must** provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**Teleconference "ONLY", Call
866-738-9085, Participant code:
1841546**

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

Filing deadline: 10/30/20

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

Certification About a Financial Management Course deadline: 10/30/20

Reaffirmation Agreement deadline: 10/30/20

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Appointment of Trustee and Tax Returns

The trustee named in line 5 of this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond. Per Section 521(e), **individual debtor(s) are required to provide** to the trustee, no later than 7 days prior to the date set for the first meeting of creditors, a copy of the Federal Income Tax return for the most recent tax year ending immediately before the commencement of the case.